

B1 (Official Form 1)(4/10)

United States Bankruptcy Court Eastern District of California

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Frank, Karin M	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): FKA Karin M Cooper	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-1182	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. and Street, City, and State): 8378 Hillsbrook Dr Antelope, CA ZIP Code 95843	Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code
County of Residence or of the Principal Place of Business: Sacramento	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): ZIP Code	Mailing Address of Joint Debtor (if different from street address): ZIP Code

Location of Principal Assets of Business Debtor
(if different from street address above):

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input checked="" type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000									
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion									
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion									

10-36150-A-11

DEBTOR: KARIN FRANK
 THIS CASE IS FOR COURT USE ONLY
 DEBTOR IS PRO SE
 JUDGE: HON. M. MCMAHON
 CHAPTER: 11 COUNTY: SACRAMENTO

FILED 6/21/10 - 9:09 AM

RELIEF ORDERED
 CLERK, U.S. BANKRUPTCY COURT
 EASTERN DISTRICT OF CALIFORNIA
 RECEIPT NO: 2-10-24344 \$1039.00 kvas



581

B1 (Official Form 1)(4/10)

Page 2

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Frank, Karin M	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: Eastern District of California	Case Number: 03-33666-B-7	Date Filed: 2/02/04	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X _____ Signature of Attorney for Debtor(s) (Date)	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Frank, Karin M**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X 
 Signature of Debtor **Karin M Frank**

X _____
 Signature of Joint Debtor

916 760-8420

Telephone Number (If not represented by attorney)

June 21, 2010

Date

Signature of Attorney*

X **Debtor not represented by attorney**

Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
 Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
 Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Karin Frank

Printed Name and title, if any, of Bankruptcy Petition Preparer

XXX-XX-1182

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

7420 Woodside DriveAddress **916 760-8420 Fax: 916 671-1654**

X **June 21, 2010**
 Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Eastern District of California**

In re Karin M Frank

Debtor(s)

Case No.

Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:


Karin M Frank

Date: June 21, 2010

Certificate Number: 02342-CAE-CC-010641823

CERTIFICATE OF COUNSELING

I CERTIFY that on April 15, 2010, at 2:30 o'clock PM PDT,

Karin Frank received from

Consumer Credit Counseling Service of San Francisco,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Eastern District of California, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: April 16, 2010

By /s/Mireia Negre

Name Mireia Negre

Title Operations Representative

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Eastern District of California

In re Karin M Frank

Debtor(s)

Case No.

Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
AHMSI 1525 Beltline Rd Irving, TX 75019-4913	AHMSI 1525 Beltline Rd Irving, TX 75019-4913	Unsecured portion 564 Oakborough Roseville, CA 95747	Disputed	280,000.00 (139,000.00 secured)
Avenue Silver 5536 S Apache Rd Las Vegas, NV 89148	Avenue Silver 5536 S Apache Rd Las Vegas, NV 89148	2nd TD unsecured portion Woodside	Disputed	150,000.00 (255,024.00 secured) (1,008,455.00 senior lien)
Bob Filderman 2611 Rockhurst Blvd Colorado Springs, CO 80918	Bob Filderman 2611 Rockhurst Blvd Colorado Springs, CO 80918	2nd TD unsecured portion Arcade Blvd Sacramento, CA 95815	Disputed	60,000.00 (72,600.00 secured) (180,000.00 senior lien)
Chase 10790 Rancho Bernardo Rd San Diego, CA 92127	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	REO deficiency 2621 Hawthorne Street	Disputed	245,000.00
Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Went back to lender 2008 now in collections	Disputed	222,000.00
Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Unsecured portion Shadygrove St Tujunga, CA 91042	Disputed	380,000.00 (205,532.00 secured)
Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Unsecured portion Renton Way	Disputed	289,000.00 (140,000.00 secured)
Chase Home Loans 107 Rancho Bernardo Rd San Diego, CA 92127	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Unsecured portion 2631 Hawthorne St	Disputed	189,000.00 (53,600.00 secured)
Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Unsecured portion Fawnridge Way	Disputed	297,000.00 (167,966.00 secured)

B4 (Official Form 4) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	4 bedroom SFD 8024 Renton Way Sacramento, CA 95828	Disputed	42,000.00 (140,000.00 secured) (292,200.00 senior lien)
Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Unsecured Perktel St	Disputed	159,000.00 (50,820.00 secured)
Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	Unsecured portion Arcade Blvd Sacramento, CA 95815	Disputed	180,000.00 (72,600.00 secured)
CitiBank 5280 Corporate Dr Frederick, MD 21703	CitiBank 5280 Corporate Dr Frederick, MD 21703	4 BR 3 BA SFD 3709 Innovator Dr 95834		270,000.00 (180,000.00 secured)
CitiBank 5280 Corporate Dr Frederick, MD 21703	CitiBank 5280 Corporate Dr Frederick, MD 21703	Unsecured portion 33rd Street	Disputed	131,000.00 (72,050.00 secured)
Elvin Midkiff 12443 Jeremiah Dr Auburn, CA 95603	Elvin Midkiff 12443 Jeremiah Dr Auburn, CA 95603	Unsecured portion North Country Drive Antelope, CA 95843	Disputed	150,000.00 (151,082.00 secured) (90,000.00 senior lien)
GC Services PO Box 2667 Houston, TX 77001	GC Services PO Box 2667 Houston, TX 77001	2651 Hawthorne St Collections on a 2nd TD foreclosure	Disputed	231,000.00
Joann Price 5709 Ambassador Rocklin, CA 95677	Joann Price 5709 Ambassador Rocklin, CA 95677	unsecured portion Grand Ave Sacramento, CA 95838	Disputed	50,000.00 (70,203.00 secured) (174,000.00 senior lien)
Marvin Becker 1015 Madden Lane Roseville, CA 95661	Marvin Becker 1015 Madden Lane Roseville, CA 95661	Unsecured portion Hawthorne St Sacramento, CA 95815		40,000.00 (53,600.00 secured) (189,000.00 senior lien)
Wells Fargo Bank 4101 Wiseman Blvd San Antonio, TX 78251	Wells Fargo Bank 4101 Wiseman Blvd San Antonio, TX 78251	unsecured portion Grand Ave Sacramento, CA 95838		174,000.00 (70,203.00 secured)
Wells Fargo Bank 4101 Wiseman Blvd San Antonio, TX 78251	Wells Fargo Bank 4101 Wiseman Blvd San Antonio, TX 78251	unsecured portion First Street Sonoma, CA 95476		337,000.00 (263,340.00 secured)

B4 (Official Form 4) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, **Karin M Frank**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **June 21, 2010**

Signature


Karin M Frank

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Eastern District of California

In re Karin M Frank
 Debtor

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,447,620.50		
B - Personal Property	Yes	4	13,924.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	6		4,568,810.74	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		5,779.15	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		948,225.53	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	4			
I - Current Income of Individual Debtor(s)	Yes	1			16,853.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			29,875.13
Total Number of Sheets of ALL Schedules		31			
Total Assets			1,461,544.50		
Total Liabilities				5,522,815.42	

United States Bankruptcy Court
Eastern District of California

In re Karin M Frank

Debtor

Case No. _____

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	5,779.15
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	5,779.15

State the following:

Average Income (from Schedule I, Line 16)	16,853.00
Average Expenses (from Schedule J, Line 18)	29,875.13
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	15,750.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		1,834,757.74
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	3,707.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		1,065.36
4. Total from Schedule F		948,225.53
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		2,784,048.63

B6A (Official Form 6A) (12/07)

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
5 BR Multifamily property 7420 & 7408 Woodside Drive Citrus Heights, CA 95621	Equitable interest	-	255,024.00	1,158,455.00
2 bedroom SFD 842 First Street Sonoma, CA 95476	Joint tenant	-	131,670.00	342,380.74
3 bedroom SFD 1421 Arcade Blvd Sacramento, CA 95815	Joint tenant	-	36,300.00	240,000.00
3 bedroom SFD 4912 Fawnridge Way Antelope, CA 95843	Joint tenant	-	83,983.00	301,172.00
1 bedroom SFD 2631 Hawthorne St Sacramento, CA 95815	Joint tenant	-	26,800.00	231,100.00
4 bedroom SFD 3612 North Country Drive Antelope, CA 95843	Joint tenant	-	75,541.00	240,000.00
3 Br 2 Ba SFD 564 Oakborough Roseville, CA 95747	Equitable interest	-	139,000.00	283,300.00
2 bedroom SFD 7056 Shadygrove St Tujunga, CA 91042	Joint tenant	-	102,766.00	380,000.00
3 bedroom SFD 471 Grand Ave Sacramento, CA 95838	Joint tenant	-	35,101.50	227,003.00
4 bedroom SFD 8024 Renton Way Sacramento, CA 95828	Equitable interest	-	140,000.00	334,200.00
2 bedroom SFD 4009 33rd Street Sacramento, CA 95817	Joint tenant	-	36,025.00	131,000.00
Rental property 2883 Perktel St Sacramento, CA 95815 2 BR 1 BA SFD	Joint tenant	-	25,410.00	159,000.00
Special assessment 3709 Innovator Dr	Equitable interest	-	180,000.00	1,200.00
4 BR 3 BA SFD 3709 Innovator Dr 95834		-	180,000.00	270,000.00
Sub-Total >			1,447,620.50	(Total of this page)
Total >			1,447,620.50	

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash in debtor's wallet	-	250.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank Account for Social Security Deposit	-	2,374.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	None		-	0.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Living & Dining Rm debtor's Rental Innovator Dr in Sacramento. Nothing valued over \$100.	-	200.00
		Appliances kitchen debtors' residence in Antelope: Freestanding stove, Purchased 5 years ago, small appliance, cookware, dinnerware, and flatware.	-	500.00
		Living and dining room furniture office furniture purchased 5 year ago. At debtors' Rental in Citrus Heights, CA	-	1,200.00
		Bedroom set 8378 Hillsbrook Drive Anelope, CA 95843	-	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Ordinary books no collectables at Debtors residence Hillsbrook	-	200.00
6. Wearing apparel.		Clothing owned at debtors' residence Hillsbrook debtors' possession. Nothing valued over \$30.	-	800.00
7. Furs and jewelry.		Wedding band in debtors' possession and Fiance' has matching band in his possession	-	1,200.00
8. Firearms and sports, photographic, and other hobby equipment.		Cannon digital camera in debtor's possession, oil paints and painting equipment	-	200.00
			Sub-Total >	7,924.00
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Karin M Frank

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. , Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Toyota Prius Hybrid, in excellent condition, at debtors' residence in Antelope. Purchased 5 years ago.	-	4,500.00
		1998 Ford Econoline	-	1,500.00
26. Boats, motors, and accessories.		none	-	0.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			

Sub-Total > **6,000.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
 (Total of this page)
 Total > **13,924.00**

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached
 to the Schedule of Personal Property

B6C (Official Form 6C) (4/10)

In re Karin M Frank

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds

\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Chase Bank Account for Social Security Deposit	C.C.P. § 703.140(b)(10)(C)	2,600.00	2,374.00
Household Goods and Furnishings			
Living & Dining Rm debtor's Rental Innovator Dr in Sacramento. Nothing valued over \$100.	C.C.P. § 703.140(b)(3)	1,500.00	200.00
Bedroom set 8378 Hillsbrook Drive Antelope, CA 95843	C.C.P. § 703.140(b)(3)	0.00	1,000.00
Wearing Apparel			
Clothing owned at debtors' residence Hillsbrook debtors' possession. Nothing valued over \$30.	C.C.P. § 703.140(b)(3)	800.00	800.00
Furs and Jewelry			
Wedding band in debtors' possession and Fiance' has matching band in his possession	C.C.P. § 703.140(b)(4)	100%	1,200.00
Automobiles, Trucks, Trailers, and Other Vehicles			
1995 Toyota Prius Hybrid, in excellent condition, at debtors' residence in Antelope. Purchased 5 years ago.	C.C.P. § 703.140(b)(5)	4,500.00	9,000.00
1998 Ford Econoline	C.C.P. § 703.140(b)(2)	1,500.00	1,500.00
Other Exemptions			
Social Security Disability	C.C.P. § 703.140(b)(10)(C)	0.00	1,203.00
Primerica Term Life on debtor	C.C.P. § 703.140(b)(7)	0.00	200,000.00

Total:	12,100.00	217,277.00
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0022233308			2007					
AHMSI 1525 Beltline Rd Irving, TX 75019-4913	X	-	Deed of Trust 3 Br 2 Ba SFD 564 Oakborough Roseville, CA 95747			X		
			Value \$ 139,000.00				280,000.00	141,000.00
Account No.			5 BR Multifamily property 7420 & 7408 Woodside Drive Citrus Heights, CA 95621					
Avenue Silver 5536 S Apache Rd Las Vegas, NV 89148		-				X		
			Value \$ 255,024.00				150,000.00	150,000.00
Account No.			Deed of Trust					
Bob Filderman 2611 Rockhurst Blvd Colorado Springs, CO 80918	X	-	3 bedroom SFD 1421 Arcade Blvd Sacramento, CA 95815			X		
			Value \$ 72,600.00				60,000.00	60,000.00
Account No. 0024855637			1-2008					
Chase Home Loans 3515 Vision Dr Columbus, OH 43219		-	Deed of Trust 5 BR Multifamily property 7420 & 7408 Woodside Drive Citrus Heights, CA 95621			X		
			Value \$ 255,024.00				1,001,000.00	11,000.00
Subtotal							1,491,000.00	362,000.00
(Total of this page)								

5 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 0660328220			2007					
Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	X	-	Deed of Trust 3 bedroom SFD 1421 Arcade Blvd Sacramento, CA 95815			X	180,000.00	107,400.00
			Value \$ 72,600.00					
Account No. 3017112958			2007					
Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	X	-	1st and 2nd TD 3 bedroom SFD 4912 Fawnridge Way Antelope, CA 95843			X	297,000.00	129,034.00
			Value \$ 167,966.00					
Account No. 0660330911			2005					
Chase Home Loans 107 Rancho Bernardo Rd San Diego, CA 92127	X	-	Deed of Trust 1 bedroom SFD 2631 Hawthorne St Sacramento, CA 95815			X	189,000.00	135,400.00
			Value \$ 53,600.00					
Account No. 699885208			2005					
Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	X	-	Deed of Trust 2 bedroom SFD 7056 Shadygrove St Tujunga, CA 91042			X	380,000.00	174,468.00
			Value \$ 205,532.00					
Account No.			Deed of Trust					
Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	X	-	4 bedroom SFD 8024 Renton Way Sacramento, CA 95828			X	289,000.00	149,000.00
			Value \$ 140,000.00					
Subtotal							1,335,000.00	695,302.00
(Total of this page)								

Sheet **1** of **5** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 3018013726	X	-	2007			X		
Chase Home Loans			Deed of Trust					
10790 Rancho Bernardo Rd San Diego, CA 92127			Rental property 2883 Perktel St Sacramento, CA 95815 2 BR 1 BA SFD					
			Value \$ 50,820.00				159,000.00	108,180.00
Account No. 0745590653		-	2006			X		
Chase Home Loans			2nd Deed of Trust					
10790 Rancho Bernardo Rd San Diego, CA 92127			4 bedroom SFD 8024 Renton Way Sacramento, CA 95828					
			Value \$ 140,000.00				42,000.00	42,000.00
Account No. 2005647843-9	X	-	2007			X		
CitiBank			Deed of Trust					
5280 Corporate Dr Frederick, MD 21703			2 bedroom SFD 4009 33rd Street Sacramento, CA 95817					
			Value \$ 72,050.00				131,000.00	58,950.00
Account No.	X	-	2007			X		
CitiBank			Deed of Trust					
5280 Corporate Dr Frederick, MD 21703			4 Br 3 Ba SFD 3709 Innovator Way Sacramento, CA 95834					
			Value \$ 251,000.00				270,000.00	19,000.00
Account No.	X	-	4 BR 3 BA SFD 3709 Innovator Dr 95834					
CitiBank								
5280 Corporate Dr Frederick, MD 21703								
			Value \$ 180,000.00				270,000.00	90,000.00
Subtotal							872,000.00	318,130.00
(Total of this page)								

Sheet **2** of **5** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Special assessment 3709 Innovator Dr					
City of Sacramento PO Box 2770 Sacramento, CA 95812-2770		-				X		
			Value \$ 180,000.00				1,200.00	0.00
Account No.			Deed of Trust					
Elvin Midkiff 12443 Jeremiah Dr Auburn, CA 95603	X	-	4 bedroom SFD 3612 North Country Drive Antelope, CA 95843			X		
			Value \$ 151,082.00				150,000.00	88,918.00
Account No.			2007					
Joann Price 5709 Ambassador Rocklin, CA 95677	X	-	Deed of Trust 3 bedroom SFD 471 Grand Ave Sacramento, CA 95838			X		
			Value \$ 70,203.00				50,000.00	50,000.00
Account No.			Deed of Trust					
Marvin Becker 1015 Madden Lane Roseville, CA 95661		-	1 bedroom SFD 2631 Hawthorne St Sacramento, CA 95815					
			Value \$ 53,600.00				40,000.00	40,000.00
Account No. 54018544			2005					
Met Life Home Loans 4000 Horizon Way Suite 100 Irving, TX 75063	X	-	Deed of Trust 4 bedroom SFD 3612 North Country Drive Antelope, CA 95843					
			Value \$ 151,082.00				90,000.00	0.00
Subtotal							331,200.00	178,918.00
(Total of this page)								

Sheet **3** of **5** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 476 010 042 000			2009					
Placer County Tax Coll 2976 Richardson Drive Auburn, CA 95603			Secured property taxes 3 Br 2 Ba SFD 564 Oakborough Roseville, CA 95747			X		
			Value \$ 139,000.00				3,300.00	3,300.00
Account No. 09022504			2009					
Sacramento County Tax Collector 700 H Street Sacramento, CA 95814-1265			Secured property taxes 5 BR Multifamily property 7420 & 7408 Woodside Drive Citrus Heights, CA 95621			X		
			Value \$ 255,024.00				7,455.00	7,455.00
Account No. 08187047			2008					
Sacramento County Tax Collector 700 H Street Sacramento, CA 95814-1265		X	Secured property taxes 3 bedroom SFD 4912 Fawnridge Way Antelope, CA 95843			X		
			Value \$ 167,966.00				4,172.00	4,172.00
Account No. 08282279			2008-2010					
Sacramento County Tax Collector 700 H Street Sacramento, CA 95814-1265			Secured property taxes 4 bedroom SFD 8024 Renton Way Sacramento, CA 95828			X		
			Value \$ 140,000.00				3,200.00	3,200.00
Account No. 08441372			2008-2010					
Sacramento County Tax Collector 700 H Street Sacramento, CA 95814-1265			Secured property taxes 1 bedroom SFD 2631 Hawthorne St Sacramento, CA 95815			X		
			Value \$ 53,600.00				2,100.00	2,100.00
Subtotal							20,227.00	20,227.00
(Total of this page)								

Sheet **4** of **5** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E	D E B T O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 08427868				2008-2010					
Sacramento County Tax Collector 700 H Street Sacramento, CA 95814-1265			-	3 bedroom SFD 471 Grand Ave Sacramento, CA 95838			X		
				Value \$ 70,203.00				3,003.00	3,003.00
Account No. 018 411 014 000				2008-2010					
Sonoma County Tax 585 Fiscal Dr Rm 100F Santa Rosa, CA 95403			X -	Secured Taxes 2 bedroom SFD 842 First Street Sonoma, CA 95476			X		
				Value \$ 263,340.00				5,380.74	5,380.74
Account No. 0043816016				2005					
Wells Fargo Bank 4101 Wiseman Blvd San Antonio, TX 78251			X -	Deed of Trust 2 bedroom SFD 842 First Street Sonoma, CA 95476					
				Value \$ 263,340.00				337,000.00	148,000.00
Account No. 6516511844844 1998				2006					
Wells Fargo Bank 4101 Wiseman Blvd San Antonio, TX 78251			X -	Deed of Trust 3 bedroom 1 Ba SFD 471 Grand Ave Sacramento, CA 95838					
				Value \$ 70,203.00				174,000.00	103,797.00
Account No.									
				Value \$					
Subtotal (Total of this page)								519,383.74	260,180.74
Total (Report on Summary of Schedules)								4,568,810.74	1,834,757.74

Sheet **5** of **5** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6E (Official Form 6E) (4/10)

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. 5669488070			2010					
City of Sacramento 1395 35th Ave Sacramento, CA 95822			Special Assessment			X		0.00
							1,310.00	1,310.00
Account No. 5261644000			2010					
City of Sacramento 1395 35th Ave Sacramento, CA 95822			property went back to lender 2010			X		0.00
							1,497.00	1,497.00
Account No. 08471922			10-28-2008					
City of Sacramento 1395 35th Ave Sacramento, CA 95822			Supplemental assessment			X		81.95
							81.95	0.00
Account No. 5669488070			4-10					
City of Sacramento PO Box 2770 Sacramento, CA 95812-2770			Utilities					0.00
							0.00	0.00
Account No. 5423944000			2009					
City of Sacramento 1395 35th Ave Sacramento, CA 95822			Utilities					0.00
							0.00	0.00
Subtotal								81.95
(Total of this page)							2,888.95	2,807.00

Sheet **1** of **2** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/10) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. 50006874557			2009					
Consolidated Utilities 9700 Goethe Rd Suite C Sacramento, CA 95827	X	-	Utilities			X	983.41	983.41
							983.41	0.00
Account No. 50006980638			2009					
Consolidated Utilities 9700 Goethe Rd Suite C Sacramento, CA 95827	-	-	Utilities			X	Unknown	Unknown
							1,006.79	Unknown
Account No. 50001332043			6-2010					
Consolidated Utilities 9700 Goethe Rd Suite C Sacramento, CA 95827	-	-	Utilities			X	0.00	0.00
							900.00	900.00
Account No.			Federal taxes					
Department of the Treasury Internal Revenue Service Fresno, CA 93888-0002	-	-					Unknown	Unknown
Account No.							Unknown	Unknown
Subtotal (Total of this page)							2,890.20	983.41 900.00
Total (Report on Summary of Schedules)							5,779.15	1,065.36 3,707.00

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. Avenue Silver 5536 S Apache Rd Las Vegas, NV 89148		-					0.00
Account No. 4339-9300-2469-1190 Bank of America PO Box 301200 Los Angeles, CA 90030	X	-	2006 Credit Card In Bal Liquidation.			X	18,000.00
Account No. 4888-9360-7602-3591 Bank of America PO Box 301200 Los Angeles, CA 90030	X	-	2005 Credit Card			X	19,756.00
Account No. 4339-9300-2535-5571 Bank of America PO Box 301200 Los Angeles, CA 90030	X	-	2007 Credit Card Supplies LREC			X	5,000.00
Subtotal (Total of this page)							42,756.00

7 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E S T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W	J C				
Account No. 4264-2814-0447-9007 Bank of America 9007 PO Box 301200 Los Angeles, CA 90030	X	-				X	11,856.42
Account No. 4339-9300-2932-8855 Bank of America FIA PO Box 301200 Los Angeles, CA 90030	X	-				X	7,000.00
Account No. 5140-2180-0493-4798 Barclays Bank POB 8803 Wilmington, DE 19899		-				X	4,800.00
Account No. 5401-6830-7846-3319 Capital Management 726 Exchange St #700 Buffalo, NY 14210	X	-				X	Unknown
Account No. 6011-0004-6068-1889 Capital Management 726 Exchange St #700 Buffalo, NY 14210	X	-				X	1,367.00

Sheet no. 1 of 7 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

25,023.42

B6F (Official Form 6F) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W	J C				
Account No. 0660331448 Chase 10790 Rancho Bernardo Rd San Diego, CA 92127		-				X	245,000.00
Account No. 6778 Chase PO Box 6520 Louisville, KY 40206		-				X	5,000.00
Account No. 4185-8703-4625-4571 Chase Bank PO Box 94014 Palatine, IL 60094	X	-				X	20,000.00
Account No. 4185-8107-8284-8734 Chase Bank PO Box 94014 Palatine, IL 60094		-				X	7,050.00
Account No. 5418-2201-8236-2987 Chase Bank One Credit P O Box 15298 Wilmington, DE 19850		-				X	629.00

Sheet no. 2 of 7 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page)**277,679.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. 4185 8703 00484131 Chase Bank One Credit P O Box 15298 Wilmington, DE 19850		-	5-2006 Credit card purchases Charged off			X	4,750.00
Account No. 5418-2260-1558-1313 Chase Bank One Credit P O Box 15298 Wilmington, DE 19850		-	2007 Credit card purchases charged off			X	9,400.00
Account No. 4185-8703-4625-4571 Chase Credit Card PO Box 6520 Louisville, KY 40206		-	05 Bal Liq Plan Balance Liq Plan Building supplies			X	7,000.00
Account No. _____ Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	X	-	2009 Short sale deficiency 7946 Glen Arbor Way, Citrus Heights, CA 95610			X	17,000.00
Account No. 0660331448 Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127	X	-	2007 Went back to lender 2008 now in collections			X	222,000.00
<div style="display: flex; justify-content: space-between;"> Sheet no. 3 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal (Total of this page) </div>							260,150.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5424 1804 8439 6053 CitiCards JG 701 E 60th St N Sioux Falls, SD 57104	X	2000 Credit Card supplies was being paid by Ins			X	27,000.00
Account No. 5261644000 City of Sacramento 1395 35th Ave Sacramento, CA 95822	X	4-2010 Utilities on foreclosed property			X	1,849.86
Account No. 30375994 County of Sacramento PO Box 1086 Sacramento, CA 95812-1086	-	12-09 Tahoe Lighting			X	788.40
Account No. 7679181 Financial Credit Network 1300 W Main Visalia, CA 93277	-	2009 Utilities			X	642.00
Account No. 5178-0073-7990-6944 First Premier Bank PO Box 5524 Sioux Falls, SD 57117-5147	-	2007 Credit card purchases			X	469.70
Sheet no. 4 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 30,749.96

B6F (Official Form 6F) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W	J C				
Account No. 6008895331869254							
FMA Alliance 11811 No Freeway #900 JC Penny Houston, TX 77060	X	-				X	800.00
Account No. 6011-0004-6068-1889							
FMA Alliance 11811 No Freeway #900 JC Penny Houston, TX 77060	X	-				X	1,367.00
Account No. 0660331448							
GC Services PO Box 2667 Houston, TX 77001	X	-				X	231,000.00
Account No.							
Goodman and Associates 3840 Watt Ave Suite A Sacramento, CA 95821		-				X	1,000.00
Account No. 219-MA8420							
Kelly Moore 105 Elmira Rd # 500 Vacaville, CA 95687		-				X	700.00

Sheet no. **5** of **7** sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page)**234,867.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. 15272181091201502	X	-	2007 Credit card purchases			X	Unknown	
Law Office of Sidney Mickell 50050 Palo Verde St Montclair, CA 91763								
Account No. 82753454-10		-	2009				4,000.00	
Law Offices of Mitchel Kay PO Box 9006 Smithtown, NY 11787								
Account No. 8533122578	X	-	2007 Credit card purchases			X	5,929.00	
MCM Collections PO Box 603 Oaks, PA 19456								
Account No. 85464178533		-	2008 Collection for PG & E			X	76.35	
North Shore Agency PO Box 8922 Westbury, NY 11590								
Account No. F45378197		-	Credit card collection company Target			X	6,000.00	
Northland Group PO Box 390846 Minneapolis, MN 55439								
Sheet no. <u>6</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	16,005.35

B6F (Official Form 6F) (12/07) - Cont.

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O N S I D E R A T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. _____ PG & E 425 Market St San Francisco, CA 94105		-	2003 Ex husband's bill, never got out of my name.			X	606.00
Account No. 8720746 Professional Recovery PO Box 1880 Voorhees, NJ 08043	X	-	2005 LOC 2nd TD loan mod went into effect this became an unsecured debt.			X	35,000.00
Account No. B235.488 Sherman & Feller 1970 Broadway #940 Oakland, CA 94612-2263		-	11-2007 Utilities			X	576.80
Account No. 4352-3767-2487-4722 TNB Visa POB 673 Minneapolis, MN 55440-0673		-	2005 Credit card purchases			X	6,812.00
Account No. 6950 9000 1161 US Bank Card Member Services PO Box 790408 Saint Louis, MO 63179	X	-	2003 Credit card LREC Supplies			X	18,000.00
<div style="display: flex; justify-content: space-between;"> Sheet no. <u>7</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal (Total of this page) </div>							60,994.80
<div style="display: flex; justify-content: space-between;"> Total (Report on Summary of Schedules) </div>							948,225.53

B6G (Official Form 6G) (12/07)

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
APRYL "Miko" Mitchell 7420 Woodside Drive Citrus Heights, CA 95621	2 Year lease, Lessor
Charles Rodgers, Jr 2625 Las Casas Rancho Cordova, CA 95670	2nd TD on his Primary residence \$130,000
Craig Colliu 7420 Woodside Drive Citrus Heights, CA 95621	2 year lease, Lessor
Jessica Miller and Christine Medina 6133 OGDEN NASH WAY Sacramento, CA 95842	2nd TD on her primary res, co-debtor Christine Medina 60,000
Maria Valaderes 4912 Fawnridge Way Antelope, CA 95843	2 year lease Lessor
Roberta Shirer 7420 Woodside Drive Citrus Heights, CA 95621	2 Year lease Lessor

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
David Winokur 2883 Perktel Sacramento, CA 95815	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127
Dennis McGuire 7420 Woodside Drive Citrus Heights, CA 95621	CitiBank 5280 Corporate Dr Frederick, MD 21703
Frances McGuire 7420 Woodside Drive Citrus Heights, CA 95621	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127
Frances McGuire 7420 Woodside Drive Citrus Heights, CA 95621	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127
Frances McGuire 7420 Woodside Drive Citrus Heights, CA 95621	Met Life Home Loans 4000 Horizon Way Suite 100 Irving, TX 75063
Frances McGuire 7420 Woodside Drive Citrus Heights, CA 95621	Elvin Midkiff 12443 Jeremiah Dr Auburn, CA 95603
Frances McGuire 7420 Woodside Drive Citrus Heights, CA 95621	Wells Fargo Bank 4101 Wiseman Blvd San Antonio, TX 78251
Frances McGuire 7420 Woodside Drive Citrus Heights, CA 95621	Joann Price 5709 Ambassador Rocklin, CA 95677
Frances McGuire 7420 Woodside Drive Citrus Heights, CA 95621	Sacramento County Tax Collector 700 H Street Sacramento, CA 95814-1265
Jamez F Gillman 7420 Woodside Drive Citrus Heights, CA	US Bank Card Member Services PO Box 790408 Saint Louis, MO 63179
Jamez F Gillman 7420 Woodside Drive Citrus Heights, CA 95621	CitiCards JG 701 E 60th St N Sioux Falls, SD 57104

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Jamez F Gillman 7420 Woodside Drive Citrus Heights, CA	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127
Jamez F Gillman 7420 Woodside Drive Citrus Heights, CA	Chase Home Loans 107 Rancho Bernardo Rd San Diego, CA 92127
Jamez F Gillman 7420 Woodside Drive Citrus Heights, CA	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127
Jamez F Gillman 7420 Woodside Drive Citrus Heights, CA	Bob Filderman 2611 Rockhurst Blvd Colorado Springs, CO 80918
Jamez F Gillman 7420 Woodside Drive Citrus Heights, CA 95621	City of Sacramento 1395 35th Ave Sacramento, CA 95822
Jamez Gillman 7420 Woodside Drive Citrus Heights, CA 95621	Bank of America PO Box 301200 Los Angeles, CA 90030
Jamez Gillman 7420 Woodside Drive Citrus Heights, CA 95621	GC Services PO Box 2667 Houston, TX 77001
Jamez Gillman 7408 Woodside Drive Citrus Heights, CA 95621	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127
Kurt Borges 7420 Woodside Drive Citrus Heights, CA 95621	FMA Alliance 11811 No Freeway #900 JC Penny Houston, TX 77060
Kurt Borges 7420 Woodside Drive Citrus Heights, CA 95621	MCM Collections PO Box 603 Oaks, PA 19456
Kurt Borges 7420 Woodside Drive Citrus Heights, CA 95621	Capital Management 726 Exchange St #700 Buffalo, NY 14210
Kurt Borges 7420 Woodside Drive Citrus Heights, CA 95621	Capital Management 726 Exchange St #700 Buffalo, NY 14210
Kurt Borges 7420 Woodside Drive Citrus Heights, CA 95621	FMA Alliance 11811 No Freeway #900 JC Penny Houston, TX 77060

Sheet 1 of 3 continuation sheets attached to the Schedule of Codebtors

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Kurt Borges 7420 Woodside Drive Citrus Heights, CA 95621	Law Office of Sidney Mickell 50050 Palo Verde St Montclair, CA 91763
Lynn Guintini 564 Oakborough Way Roseville, CA 95747	AHMSI 1525 Beltline Rd Irving, TX 75019-4913
Peter Heinicke 7420 Woodside Drive Citrus Heights, CA 95621	Bank of America 9007 PO Box 301200 Los Angeles, CA 90030
Peter Heinicke 7420 Woodside Drive Citrus Heights, CA 95621	Bank of America PO Box 301200 Los Angeles, CA 90030
Peter Heinicke 7420 Woodside Drive Citrus Heights, CA 95621	Professional Recovery PO Box 1880 Voorhees, NJ 08043
Peter Heinicke 7420 Woodside Drive Citrus Heights, CA 95621	Chase Bank PO Box 94014 Palatine, IL 60094
Peter Heinicke 7420 Woodside Drive Citrus Heights, CA 95621	Bank of America PO Box 301200 Los Angeles, CA 90030
Peter Heinicke 7420 Woodside Dr Citrus Heights, CA 95621	Bank of America FIA PO Box 301200 Los Angeles, CA 90030
Peter Heinicke 7420 Woodside Drive Citrus Heights, CA 95621	Chase Home Loans 10790 Rancho Bernardo Rd San Diego, CA 92127
Peter Heinicke 7420 Woodside Drive Citrus Heights, CA 95621	CitiBank 5280 Corporate Dr Frederick, MD 21703
Peter Heinicke 7420 Woodside Drive Citrus Heights, CA 95621	Consolidated Utilities 9700 Goethe Rd Suite C Sacramento, CA 95827
Peter Heinicke 7420 Woodside Drive Citrus Heights, CA 95621	CitiBank 5280 Corporate Dr Frederick, MD 21703
Robert Lott 7420 Woodside Drive Citrus Heights, CA 95621 Loan in his name I am on title	Wells Fargo Bank 4101 Wiseman Blvd San Antonio, TX 78251

Sheet 2 of 3 continuation sheets attached to the Schedule of Codebtors

In re **Karin M Frank**

Case No. _____

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Robert Lott
7408 Woodside Drive
Citrus Heights, CA 95621**Sonoma County Tax**
585 Fiscal Dr Rm 100F
Santa Rosa, CA 95403Sheet **3** of **3** continuation sheets attached to the Schedule of Codebtors

B6J (Official Form 6J) (12/07)

In re Karin M Frank

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>7,755.22</u>
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>		
b. Is property insurance included?	Yes <u> </u> No <u>X</u>		
2. Utilities:		\$	
a. Electricity and heating fuel		\$	<u>300.00</u>
b. Water and sewer		\$	<u>267.00</u>
c. Telephone		\$	<u>261.00</u>
d. Other		\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>50.00</u>
4. Food		\$	<u>250.00</u>
5. Clothing		\$	<u>25.00</u>
6. Laundry and dry cleaning		\$	<u>25.00</u>
7. Medical and dental expenses		\$	<u>70.00</u>
8. Transportation (not including car payments)		\$	<u>70.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>20.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	
a. Homeowner's or renter's		\$	<u>87.00</u>
b. Life		\$	<u>101.00</u>
c. Health		\$	<u>83.00</u>
d. Auto		\$	<u>129.00</u>
e. Other <u>See Detailed Expense Attachment</u>		\$	<u>513.91</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	
(Specify) <u>See Detailed Expense Attachment</u>		\$	<u>2,069.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	<u>0.00</u>
b. Other <u>Mortgages on rentals</u>		\$	<u>13,420.00</u>
c. Other <u>Credit Card Payments</u>		\$	<u>4,379.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other		\$	<u>0.00</u>
Other		\$	<u>0.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 29,875.13

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>16,853.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>29,875.13</u>
c. Monthly net income (a. minus b.)	\$	<u>-13,022.13</u>

B6J (Official Form 6J) (12/07)

In re **Karin M Frank**

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**Detailed Expense Attachment****Other Insurance Expenditures:**

Farmers	\$	446.91
No Country Geico	\$	67.00
Total Other Insurance Expenditures	\$	513.91

Specific Tax Expenditures:

Arcade	\$	453.00
Hawthorne	\$	358.00
Grand	\$	267.00
Fawnridge	\$	280.00
Oakborough	\$	235.00
First St	\$	262.00
Shadygrove	\$	214.00
Total Tax Expenditures	\$	2,069.00

B6 Declaration (Official Form 6 - Declaration), (12/07)

**United States Bankruptcy Court
Eastern District of California**In re Karin M Frank

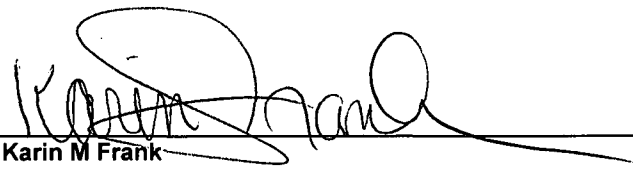
Debtor(s)

Case No.
Chapter11**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 33 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date June 21, 2010

Signature


Karin M Frank
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

**United States Bankruptcy Court
Eastern District of California**

In re **Karin M Frank**

Debtor(s)

Case No.

Chapter

11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

\$88,654.00**\$226,435.00****\$189,000.00**

SOURCE

2010 YTD: Debtor Gross Rental Income**2009: Debtor Gross Rental Income****2008: Debtor Gross Rental Income**

2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$7,615.00	2010 YTD: Debtor Social Security Disability
\$14,400.00	2009: Debtor Social Security Disability
\$14,268.00	2008: Debtor Social Security Disability

3. Payments to creditors

None



Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
US Bank PO Box 790408 Saint Louis, MO 63179	5-5-10 4-5-10 3-5-10	\$1,437.00	\$19,318.00
Bank of America PO Box 301200 Los Angeles, CA 90030	2-17-10 3-17-10 4-19-10	\$1,566.00	\$20,000.00
Bank of America 9007 PO Box 301200 Los Angeles, CA 90030	2-2010 3-2010 4-2010	\$1,200.00	\$11,856.42
Bank of America 8855 PO Box 15184 Wilmington, DE 19886-5710	5-10 235.00 4-10 235.00 3-10 235.00	\$705.00	\$6,670.76

None



b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None



c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
**James Gillman & Karin
Frank vs Ann Bunton, et al**

NATURE OF PROCEEDING
Unlawful Detainer

COURT OR AGENCY
AND LOCATION
**Superior Court Sacramento
Bicentennial Court**

STATUS OR
DISPOSITION
**We awarded \$4,000.00 still
trying to collect**

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF
PROPERTY

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
CREDITOR OR SELLER
**Chase Home Loans
4500 Cherry Creek Dr So
Denver, CO 80246**

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
October 2009

DESCRIPTION AND VALUE OF
PROPERTY
**2621 Hawthorne St Sacramento, CA 95815
\$70,500.00**

**Chase Home Loans
4500 Cherry Creek Dr So
Denver, CO 80246**

February 2010

**3231 San Jose Way Sacramento, CA 95820
\$35,000.00**

**Chase Home Loans
4500 Cherry Creek Dr So
Denver, CO 80246**

March 2010

**4080 Macnamara Way Sacramento, CA 95823
169,000**

**Chase Home Loans
10790 Rancho Bernardo Rd
San Diego, CA 92127**

May 20, 2010

3928 23rd Ave Sacramento, CA 95820

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIAN

NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER

DATE OF
ORDER

DESCRIPTION AND VALUE OF
PROPERTY

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Lighthouse Restaurant, Resort & Marina Jr Lienholder 4M note & TD. Last appraisal 27M	1st TD came due, market decline and lenders stopped lending on commercial RE 1st foreclosed	2009
Snake River Resort hunting and ski lodge value 800k	First TD foreclosed, as jr liendolder I lost 400K	2010
6416 Sutter SFD 800K	Jr lienholder, first foreclosed	2009
Bertis 1 and Bertis 2 SFD 500K	Jr Lienholder, first foreclosed	2009
Millbrae Santa Rosa 680K SFD, Juliard Santa Rosa SFD 300K, Bobbie Way Rhonert Park SFD 450k, Korbel Santa Rosa 400K SFD, Gold Pan Santa Rosa SFD 350K	1st foreclosed, Loaned 250K secured by 6 properties.	2009

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Consumer credit counseling services 595 Market St 15th Floor San Francisco, CA 94105	April 2010	\$50.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Wells Fargo Bank Watt 2301 Watt Ave Sacramento, CA 95825	Checking 2909162485 Savings 7554578372	2008 under -100.00
Bank of America Truxel 1590 W El Camino Ave Sacramento, CA 95833	Checking account with ex husband 23389-04369	3/10 \$-36
Chase Branch El Camino 3600 El Camino Ave Sacramento, CA 95821	Join Checking 1854288397 Roberta Shirer and Karin Frank	6-15-10 under \$50
Chase Bank 3600 El Camino Ave Sacramento, CA 95821	Joint Checking 9081 David Winokur	6-15-2010 \$81.00

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------	---------------------------------------

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None



If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
7420 Woodside Drive Citrus Heights, CA 95621	Karin M Frank	September 07 to August 09
8420 Renton Way Sacramento, CA 95828	Karin M Frank	June 2005 to Sept 2007

16. Spouses and Former Spouses

None

☐

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Kenneth Cooper**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

☐

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

☐

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

☐

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None

☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

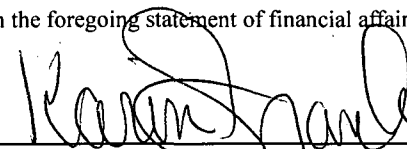
NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 21, 2010

Signature


Karin M Frank
 Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Eastern District of California**

In re Karin M Frank

Debtor(s)

Case No.

Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>0.00</u>
Prior to the filing of this statement I have received	\$	<u>0.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

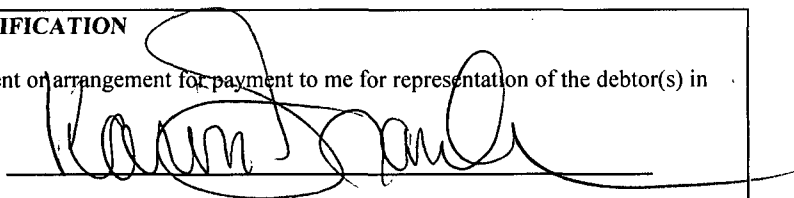
6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: June 21, 2010



WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
Eastern District of California**In re Karin M Frank

Debtor(s)

Case No.
Chapter11**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE****Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Karin M Frank

Printed Name(s) of Debtor(s)

X

Signature of Debtor

June 21, 2010

Date

Case No. (if known) _____

X

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B22B (Official Form 22B) (Chapter 11) (01/08)

In re **Karin M Frank**

Debtor(s)

Case Number:

(If known)

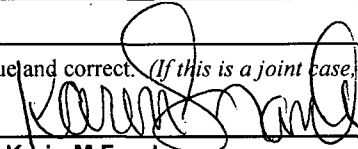
CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME				Column A Debtor's Income	Column B Spouse's Income												
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10. c. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.																
2	Gross wages, salary, tips, bonuses, overtime, commissions.				\$ 0.00	\$											
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.																
		<table border="1"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ 0.00</td> <td>\$</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td>\$ 0.00</td> <td>\$</td> </tr> <tr> <td>c. Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$ 0.00	\$	b. Ordinary and necessary business expenses	\$ 0.00	\$	c. Business income	Subtract Line b from Line a		\$ 0.00	\$
	Debtor	Spouse															
a. Gross receipts	\$ 0.00	\$															
b. Ordinary and necessary business expenses	\$ 0.00	\$															
c. Business income	Subtract Line b from Line a																
4	Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.																
		<table border="1"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ 15,575.00</td> <td>\$</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td>\$ 1,500.00</td> <td>\$</td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$ 15,575.00	\$	b. Ordinary and necessary operating expenses	\$ 1,500.00	\$	c. Rent and other real property income	Subtract Line b from Line a		\$ 14,075.00	\$
	Debtor	Spouse															
a. Gross receipts	\$ 15,575.00	\$															
b. Ordinary and necessary operating expenses	\$ 1,500.00	\$															
c. Rent and other real property income	Subtract Line b from Line a																
5	Interest, dividends, and royalties.				\$ 0.00	\$											
6	Pension and retirement income.				\$ 0.00	\$											
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.				\$ 0.00	\$											
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:																
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ 0.00	Spouse \$	\$ 0.00	\$											
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.																
		<table border="1"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Management Fee</td> <td>\$ 75.00</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>\$</td> <td>\$</td> </tr> </tbody> </table>			Debtor	Spouse	a. Management Fee	\$ 75.00	\$	b.	\$	\$	\$ 75.00	\$			
	Debtor	Spouse															
a. Management Fee	\$ 75.00	\$															
b.	\$	\$															
10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).				\$ 14,150.00	\$											

B22B (Official Form 22B) (Chapter 11) (01/08)

2

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 15,750.00
Part II. VERIFICATION		
12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <p>Date: <u>June 21, 2010</u> Signature: <u></u></p> <p>Karin M Frank (Debtor)</p>	